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Debra M. Szumowski
Name

Signature

DOCKET: CU-3882

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

APPLICANT: Petter NEMETH et al)
SERIAL NO: 10/505,371)
TITLE: PAYMENT CARD AND METHOD)
COMPLETION OF PCT/NO02/00174 filed 15 May 2002)

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OCT 14 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

ASSERTION OF SMALL ENTITY STATUS
& REQUEST FOR REFUND UNDER 37 CFR 1.28(a)

Dear Sir:

The applicant claims small entity status (see 37 CFR 1.27).

This request for refund is being made within three months of the date of payment of the first fee paid in this application, namely the filing fee on August 20, 2004.

Please refund one-half of said fee, namely \$540 and credit the same to our Deposit Account No. 12-0400.

Respectfully submitted,

October 14, 2004
Date

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